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December 30, 2011

Via ECF

Adam Jon Fishbein, Esq.
483 Chestnut Street
Cedarhurst, New York 11516

Re: *Guzman v. Allied Interstate, Inc.*
Case No.: 11-CV-4086;
Joseph Glick v. Allied Interstate, Inc.
Case No. 11-CV-4087

Dear Mr. Fishbein:

We represent the defendant, Allied Interstate LLC, f/k/a, Allied Interstate, Inc. ("Allied"), in the above-referenced cases.

In accordance with Judge Gershon's directive on December 20, 2011, we advise you concerning the phrase "further actions" contained in Allied's letter to Minerva Guzman ("Guzman") concerning her debt to Capital One Services, Inc. ("Capital One").

The phrase "further actions" in Allied's letters to Guzman and Glick refer to the same collection activities typically taken by a debt collector such as Allied. Depending on the circumstances, Allied was authorized by Capital One to take further actions to collect the debt, such as further written correspondence, placing telephone calls, and making settlement offers to resolve the outstanding debt.

Finally, in response to your request, one letter was sent to Guzman.

Respectfully Submitted,

S/ Christopher B. Hitchcock /

Christopher B. Hitchcock

CBH

Adam Jon Fishbein

December 22, 2011

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cc: Honorable Nina Gershon (Via ECF)